

Table I.C.1(1998) Average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2, 174. 35	2, 333. 64	2, 271. 47	2, 076. 68	2, 114. 39	2, 180. 23	2, 235. 23	2, 151. 79
Industry group								
Agric., fish., forest.	1, 988. 88	2, 895. 42	2, 437. 33	1, 920. 79	1, 901. 74	1, 579. 32	2, 568. 58	1, 630. 30
Mining	2, 251. 84	4, 439. 23	1, 980. 13	1, 916. 46	2, 064. 49	2, 246. 29	2, 783. 71	2, 191. 62
Construction	2, 243. 23	2, 320. 60	2, 279. 96	2, 139. 73	2, 210. 78	2, 395. 31	2, 228. 94	2, 263. 35
Manufacturing	2, 040. 18	1, 912. 85	2, 054. 57	1, 970. 07	2, 049. 58	2, 066. 09	1, 992. 15	2, 050. 35
Transp., comm., util.	2, 649. 46	2, 112. 95	2, 387. 94	2, 304. 98	2, 248. 09	2, 889. 48	2, 258. 43	2, 726. 55
Wholesale trade	2, 129. 57	2, 491. 34	2, 244. 89	2, 008. 30	2, 087. 46	2, 101. 66	2, 218. 85	2, 091. 01
Retail trade	2, 011. 91	2, 121. 18	2, 196. 12	1, 987. 52	1, 879. 27	2, 010. 03	2, 086. 96	1, 988. 93
Fin., ins., real est.	2, 260. 31	2, 738. 21	2, 612. 24	2, 247. 84	2, 110. 33	2, 193. 21	2, 579. 70	2, 178. 61
Services	2, 232. 25	2, 379. 58	2, 308. 82	2, 111. 60	2, 207. 88	2, 223. 20	2, 297. 02	2, 199. 56
Ownership								
For profit, incorporated	2, 146. 25	2, 283. 61	2, 242. 07	2, 026. 71	2, 070. 97	2, 170. 82	2, 183. 34	2, 132. 83
For profit, unincorporated	2, 217. 63	2, 413. 46	2, 197. 69	2, 100. 86	2, 152. 59	2, 027. 81	2, 310. 93	2, 113. 63
Nonprofit	2, 335. 17	2, 483. 46	2, 549. 24	2, 336. 07	2, 237. 06	2, 350. 49	2, 484. 92	2, 286. 74
Unknown	2, 113. 10	*****	*****	1, 996. 23	2, 044. 39	2, 120. 50	2, 566. 40	2, 112. 31
Age of firm								
Less than 5 years	2, 123. 99	2, 275. 52	2, 160. 93	1, 973. 88	2, 033. 03	2, 032. 00	2, 176. 24	2, 021. 23
5-9 years	2, 114. 24	2, 390. 83	2, 125. 08	1, 974. 18	2, 002. 17	2, 066. 77	2, 195. 79	2, 003. 95
10-19 years	2, 104. 77	2, 224. 14	2, 224. 85	2, 062. 72	2, 025. 11	2, 010. 54	2, 172. 64	2, 033. 56
20 or more years	2, 152. 23	2, 413. 65	2, 375. 39	2, 117. 86	2, 152. 95	2, 052. 04	2, 303. 20	2, 097. 98
Unknown	2, 272. 53	1, 762. 50	2, 629. 79	1, 974. 94	2, 127. 64	2, 283. 83	2, 233. 94	2, 272. 64
Multi/single status								
2 or more locations	2, 160. 03	2, 404. 28	2, 328. 38	2, 069. 19	2, 109. 88	2, 179. 31	2, 183. 03	2, 158. 78
1 location only	2, 200. 20	2, 331. 98	2, 262. 63	2, 079. 87	2, 124. 68	2, 221. 26	2, 242. 48	2, 115. 95
Percent full-time employees								
Less than 25%	2, 171. 80	2, 783. 65	2, 487. 94	2, 362. 01	1, 935. 91	1, 921. 73	2, 606. 66	2, 003. 96
25-49%	2, 582. 48	2, 386. 55	2, 181. 09	2, 104. 21	2, 195. 05	2, 843. 47	2, 226. 03	2, 672. 41
50-74%	2, 217. 86	2, 385. 39	2, 420. 91	2, 095. 98	2, 148. 70	2, 202. 12	2, 324. 88	2, 176. 69
75% or more	2, 148. 88	2, 319. 00	2, 257. 71	2, 070. 09	2, 109. 77	2, 135. 33	2, 222. 37	2, 121. 27
Union presence								
No union employees	2, 125. 55	2, 353. 86	2, 226. 25	2, 049. 56	2, 059. 10	2, 098. 54	2, 224. 75	2, 077. 18
Has union employees	2, 258. 29	2, 057. 78	3, 267. 37	2, 444. 64	2, 416. 98	2, 161. 63	2, 438. 90	2, 237. 93
Unknown	2, 438. 74	2, 476. 47	2, 173. 54	1, 951. 97	2, 003. 04	2, 505. 24	2, 155. 54	2, 462. 43
Percent low wage employees								
50% or more low wage	2, 016. 67	2, 457. 17	2, 291. 06	2, 050. 62	1, 900. 58	1, 796. 24	2, 252. 25	1, 896. 11
Less than 50% low wage	2, 156. 50	2, 326. 21	2, 265. 89	2, 084. 20	2, 127. 33	2, 099. 38	2, 234. 10	2, 107. 81
Unknown	2, 229. 66	2, 361. 35	2, 431. 98	1, 866. 96	2, 110. 49	2, 239. 72	2, 244. 71	2, 229. 29

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.1(1998) Standard error for average total single premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.02	58.75	26.57	24.61	33.34	22.84	22.77	17.37
Industry group								
Agric., fish., forest.	165.21	332.82	338.60	348.53	295.44	144.84	255.24	137.04
Mining	206.60	1,098.25	472.96	497.55	82.66	417.50	472.94	289.42
Construction	55.31	102.55	188.90	137.35	175.17	207.55	80.40	101.37
Manufacturing	44.20	106.77	67.75	52.23	96.09	53.40	52.39	44.85
Transp., comm., util.	154.98	347.49	150.98	157.09	93.46	248.14	98.71	189.13
Wholesale trade	39.97	155.42	119.38	55.73	103.32	50.04	83.21	53.99
Retail trade	16.73	39.10	64.23	40.62	62.92	23.33	40.32	21.31
Fin., ins., real est.	43.61	101.42	111.52	109.27	90.85	55.39	58.80	56.24
Services	18.53	79.94	56.92	25.00	30.73	37.87	42.55	24.05
Ownership								
For profit, incorporated	17.65	82.31	37.49	31.20	34.53	29.02	26.64	18.72
For profit, unincorporated	70.11	82.40	72.71	51.77	200.42	131.75	57.95	131.37
Nonprofit	36.91	121.77	90.88	48.02	52.83	92.37	75.07	51.67
Unknown	53.12	*****	*****	267.41	55.53	60.16	742.89	53.06
Age of firm								
Less than 5 years	40.17	77.80	102.04	70.78	75.00	72.97	50.59	54.76
5-9 years	35.46	111.49	56.23	82.15	66.01	102.39	41.45	59.28
10-19 years	29.23	73.28	49.43	61.98	39.99	89.01	35.82	38.94
20 or more years	20.27	105.91	50.76	26.15	43.81	16.64	43.65	15.77
Unknown	37.43	501.95	571.45	114.41	55.17	42.93	212.68	37.48
Multi/single status								
2 or more locations	18.60	233.24	119.10	35.04	40.96	25.83	66.56	19.83
1 location only	17.72	56.22	33.84	33.73	50.35	206.73	22.42	24.72
Percent full-time employees								
Less than 25%	97.22	262.67	174.87	118.61	132.04	83.71	165.79	94.90
25-49%	187.67	149.99	125.43	75.69	58.09	316.67	80.59	234.72
50-74%	34.40	64.06	146.00	41.04	70.46	73.18	62.45	61.77
75% or more	14.39	62.02	31.15	30.08	37.52	17.17	21.62	15.58
Union presence								
No union employees	13.62	54.88	21.86	16.21	32.28	18.99	25.14	16.40
Has union employees	27.82	289.25	343.39	185.13	64.89	38.17	142.24	26.22
Unknown	127.69	182.64	181.13	280.33	96.27	171.02	107.09	142.58
Percent low wage employees								
50% or more low wage	71.94	203.68	374.29	60.68	83.54	60.93	118.77	47.77
Less than 50% low wage	13.25	67.71	27.33	26.72	32.93	27.41	25.44	13.44
Unknown	34.60	247.34	249.78	54.36	59.91	37.30	187.64	34.26

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. C. 1. a(1998) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,008.07	2,284.41	2,085.96	1,947.42	1,941.73	1,970.81	2,132.82	1,958.19
Industry group								
Agric., fish., forest.	1,782.07	2,179.50	1,778.59	1,754.95 *	1,807.25	1,620.26	1,930.10	1,679.55
Mining	1,873.89	1,944.89 *	1,811.79	1,980.00 *	1,805.71	1,956.53	1,849.38	1,879.43
Construction	2,023.09	2,108.84	1,891.72	1,835.38	1,646.73	3,050.23	1,962.97	2,131.27
Manufacturing	1,858.92	1,694.31	1,791.89	1,816.00	1,842.14	1,925.38	1,768.20	1,886.46
Transp., commu., util.	2,198.20	2,036.55	2,136.50	2,558.28	2,119.62	2,179.78	2,241.70	2,186.65
Wholesale trade	2,010.48	2,728.83	2,190.37	1,820.26	1,913.37	1,902.52	2,235.25	1,896.41
Retail trade	1,978.31	2,147.28	2,146.25	2,008.95	1,736.45	1,967.59	2,099.01	1,923.46
Fin., ins., real est.	2,056.92	2,607.40	3,068.90	2,062.53	1,877.08	1,963.06	2,642.88	1,954.28
Services	2,064.66	2,475.40	2,110.11	1,954.86	2,038.11	1,961.26	2,248.71	1,983.72
Ownership								
For profit, incorporated	1,982.31	2,249.81	2,068.39	1,922.92	1,915.79	1,944.47	2,100.07	1,933.63
For profit, unincorporated	2,155.65	2,460.84	2,299.99	1,845.22	1,863.93	2,141.98	2,324.93	1,954.45
Nonprofit	2,066.56	2,116.86	2,062.38	2,109.16	2,032.53	2,073.19	2,122.40	2,053.47
Unknown	1,973.92	*****	*****	1,668.00 *	1,853.46	1,995.95	*****	1,973.92
Age of firm								
Less than 5 years	2,038.04	2,328.02	2,043.48	1,821.86	1,798.19	1,856.00	2,168.34	1,806.56
5-9 years	2,042.23	2,494.46	2,137.01	1,797.42	1,824.27	1,816.17	2,196.03	1,819.89
10-19 years	1,931.97	2,226.39	2,138.95	1,894.93	1,790.04	1,730.48	2,113.94	1,780.61
20 or more years	2,027.38	2,232.31	2,037.77	2,010.87	2,019.01	1,979.64	2,112.02	1,995.75
Unknown	2,000.55	1,441.48 *	2,800.00 *	1,724.87	1,825.33	2,014.29	2,307.31	1,999.72
Multi/single status								
2 or more locations	1,980.06	2,276.73	2,160.05	1,973.06	1,984.67	1,972.34	2,033.29	1,977.22
1 location only	2,054.86	2,284.50	2,073.23	1,937.50	1,838.93	1,886.73	2,145.26	1,864.48
Percent full-time employees								
Less than 25%	2,001.23	2,935.44	2,199.98	2,052.85	1,826.36	1,799.40	2,510.05	1,825.70
25-49%	2,102.04	2,223.68	1,861.67	2,075.54	2,392.00	2,043.73	2,077.66	2,111.85
50-74%	2,041.50	2,276.06	2,123.85	1,932.14	1,986.71	2,016.03	2,147.74	1,999.96
75% or more	1,999.65	2,281.06	2,094.45	1,941.56	1,917.45	1,964.17	2,130.04	1,947.30
Union presence								
No union employees	1,973.80	2,326.93	2,029.63	1,915.18	1,891.12	1,906.49	2,127.55	1,895.85
Has union employees	2,126.86	1,916.87	3,632.81	2,467.98	2,182.90	2,057.97	2,246.05	2,112.19
Unknown	2,103.60	2,408.87	2,179.29	1,674.77	1,791.02	2,174.73	2,032.45	2,115.67
Percent low wage employees								
50% or more low wage	1,858.40	2,168.06	1,848.03	1,966.60	1,779.38	1,693.99	1,976.88	1,798.04
Less than 50% low wage	2,024.62	2,285.97	2,096.54	1,953.70	1,953.47	1,953.69	2,141.23	1,950.01
Unknown	1,993.49	2,530.61	2,264.16	1,769.74	1,937.23	1,995.88	2,170.94	1,988.81

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. C. 1. a(1998) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15. 09	96. 63	28. 37	21. 96	50. 17	17. 61	39. 87	20. 24
Industry group								
Agric., fish., forest.	115. 16	467. 32	345. 70	564. 68 *	478. 01	345. 74	63. 73	479. 82
Mining	142. 62	588. 37 *	506. 31	626. 13 *	470. 78	455. 85	490. 83	295. 49
Construction	67. 79	126. 53	197. 51	87. 45	210. 01	662. 55	89. 67	173. 67
Manufacturing	52. 94	264. 54	58. 37	59. 90	157. 32	52. 63	77. 18	61. 40
Transp., commu., util.	102. 38	360. 42	381. 53	432. 77	106. 64	123. 29	186. 58	91. 68
Wholesale trade	63. 65	260. 76	116. 23	131. 22	132. 45	70. 18	138. 34	69. 17
Retail trade	20. 36	91. 84	112. 63	47. 46	60. 29	35. 45	60. 60	30. 16
Fin., ins., real est.	68. 24	174. 41	310. 08	53. 16	69. 77	71. 58	127. 19	67. 11
Services	42. 27	123. 78	88. 67	34. 38	45. 02	32. 71	100. 71	27. 48
Ownership								
For profit, incorporated	17. 64	135. 73	21. 22	29. 13	77. 28	21. 69	45. 19	22. 06
For profit, unincorporated	78. 28	143. 46	221. 92	98. 44	113. 91	138. 39	114. 67	86. 30
Nonprofit	51. 75	120. 89	86. 95	142. 60	103. 64	39. 37	113. 10	64. 92
Unknown	69. 88	*****	*****	527. 47 *	179. 66	70. 87	*****	69. 88
Age of firm								
Less than 5 years	84. 23	132. 88	150. 95	88. 03	74. 40	69. 73	103. 02	46. 58
5-9 years	50. 59	169. 44	125. 38	98. 02	135. 65	63. 65	95. 90	104. 52
10-19 years	27. 38	114. 22	74. 14	53. 74	83. 66	103. 26	37. 11	47. 71
20 or more years	28. 03	119. 90	44. 71	37. 48	76. 15	40. 88	58. 62	34. 24
Unknown	34. 16	438. 74 *	885. 44 *	109. 55	55. 03	37. 05	467. 61	34. 42
Multi/single status								
2 or more locations	20. 75	401. 83	58. 20	42. 95	64. 32	19. 51	47. 17	21. 58
1 location only	35. 66	96. 00	35. 82	27. 22	41. 76	187. 41	44. 96	27. 08
Percent full-time employees								
Less than 25%	151. 03	526. 49	318. 34	172. 51	69. 60	77. 34	306. 95	61. 23
25-49%	56. 36	491. 54	87. 26	91. 98	155. 06	80. 39	54. 95	87. 05
50-74%	35. 37	117. 49	120. 87	42. 43	59. 67	41. 47	80. 36	40. 41
75% or more	18. 86	106. 66	24. 97	24. 86	63. 19	20. 00	38. 13	26. 35
Union presence								
No union employees	18. 68	92. 56	40. 00	30. 22	57. 04	23. 17	43. 96	27. 76
Has union employees	33. 89	526. 49	708. 97	128. 65	82. 54	55. 89	264. 34	45. 66
Unknown	87. 49	397. 28	251. 34	202. 42	147. 47	97. 07	181. 09	91. 26
Percent low wage employees								
50% or more low wage	58. 12	231. 60	151. 54	84. 28	115. 11	27. 72	88. 66	58. 44
Less than 50% low wage	17. 72	107. 57	53. 03	25. 84	47. 16	40. 67	46. 28	24. 49
Unknown	32. 77	360. 94	434. 84	110. 01	117. 71	31. 51	229. 72	31. 78

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.1.b(1998) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2, 223. 72	2, 276. 01	2, 375. 82	2, 126. 77	2, 173. 34	2, 244. 03	2, 249. 55	2, 214. 54
Industry group								
Agric., fish., forest.	2, 009. 03	3, 372. 82	2, 853. 44 *	1, 931. 68	1, 989. 39	1, 542. 49	2, 983. 41	1, 586. 33
Mining	2, 384. 52	1, 659. 47 *	2, 286. 00 *	1, 952. 39 *	2, 226. 49	2, 537. 81	1, 771. 62	2, 405. 54
Construction	2, 293. 02	2, 319. 24	2, 441. 61	2, 232. 39	2, 380. 54	1, 937. 00	2, 300. 54	2, 284. 68
Manufacturing	2, 104. 54	2, 093. 79	2, 276. 05	2, 036. 96	2, 054. 99	2, 136. 12	2, 143. 57	2, 097. 09
Transp., comm., util.	2, 613. 53	2, 205. 70	2, 561. 64	2, 095. 20	2, 293. 48	2, 824. 62	2, 243. 22	2, 685. 93
Wholesale trade	2, 184. 46	2, 287. 26	2, 296. 67	2, 125. 97	2, 154. 05	2, 181. 57	2, 197. 60	2, 178. 72
Retail trade	2, 047. 63	2, 191. 52	2, 219. 77	1, 971. 59	1, 965. 97	2, 053. 79	2, 091. 61	2, 037. 43
Fin., ins., real est.	2, 340. 05	2, 578. 77	2, 441. 83	2, 371. 22	2, 168. 79	2, 334. 27	2, 471. 76	2, 300. 98
Services	2, 294. 81	2, 232. 39	2, 397. 86	2, 159. 77	2, 296. 38	2, 362. 13	2, 263. 57	2, 311. 17
Ownership								
For profit, incorporated	2, 186. 98	2, 206. 86	2, 343. 44	2, 066. 75	2, 098. 39	2, 234. 01	2, 190. 25	2, 185. 84
For profit, unincorporated	2, 236. 12	2, 319. 68	2, 143. 13	2, 201. 43	2, 410. 44	2, 015. 68	2, 237. 57	2, 234. 80
Nonprofit	2, 472. 86	2, 578. 33	2, 755. 08	2, 431. 42	2, 357. 30	2, 521. 55	2, 615. 11	2, 419. 53
Unknown	2, 161. 69	*****	*****	2, 139. 49	2, 107. 99	2, 165. 95	2, 566. 40	2, 160. 66
Age of firm								
Less than 5 years	2, 152. 45	2, 194. 11	2, 208. 27	2, 024. 61	2, 220. 75	2, 170. 57	2, 147. 03	2, 163. 94
5-9 years	2, 142. 03	2, 257. 34	2, 142. 83	2, 086. 33	2, 069. 18	2, 193. 19	2, 186. 33	2, 086. 79
10-19 years	2, 147. 29	2, 138. 82	2, 231. 97	2, 051. 36	2, 145. 61	2, 271. 48	2, 117. 51	2, 180. 52
20 or more years	2, 204. 36	2, 448. 02	2, 569. 77	2, 181. 77	2, 185. 31	2, 083. 68	2, 386. 28	2, 139. 88
Unknown	2, 318. 20	2, 100. 00	2, 579. 93	2, 225. 31	2, 195. 81	2, 326. 20	2, 796. 54	2, 317. 20
Multi/single status								
2 or more locations	2, 217. 61	2, 094. 61	2, 353. 06	2, 144. 01	2, 153. 31	2, 242. 88	2, 199. 66	2, 218. 64
1 location only	2, 234. 80	2, 282. 02	2, 379. 28	2, 119. 68	2, 216. 93	2, 284. 69	2, 257. 26	2, 195. 07
Percent full-time employees								
Less than 25%	2, 241. 36	2, 602. 68	2, 651. 36	2, 498. 42	1, 996. 04	2, 087. 14	2, 521. 12	2, 153. 89
25-49%	2, 463. 56	2, 412. 22	2, 350. 89	2, 280. 96	2, 112. 08	2, 606. 24	2, 350. 38	2, 486. 07
50-74%	2, 302. 87	2, 452. 05	2, 682. 41	2, 089. 79	2, 237. 91	2, 282. 99	2, 433. 18	2, 255. 87
75% or more	2, 205. 16	2, 247. 23	2, 344. 05	2, 120. 93	2, 172. 26	2, 218. 58	2, 227. 33	2, 197. 09
Union presence								
No union employees	2, 181. 46	2, 288. 18	2, 333. 17	2, 096. 38	2, 132. 91	2, 185. 17	2, 233. 43	2, 157. 15
Has union employees	2, 306. 62	2, 015. 81	3, 256. 44	2, 475. 73	2, 435. 81	2, 205. 56	2, 532. 44	2, 283. 05
Unknown	2, 428. 08	2, 464. 99	2, 222. 80	2, 358. 44	2, 076. 72	2, 464. 28	2, 314. 50	2, 435. 53
Percent low wage employees								
50% or more low wage	2, 127. 63	2, 486. 26	2, 767. 22	2, 166. 23	2, 003. 26	1, 909. 10	2, 434. 74	1, 998. 00
Less than 50% low wage	2, 200. 06	2, 272. 11	2, 355. 38	2, 126. 56	2, 188. 13	2, 173. 74	2, 241. 03	2, 174. 91
Unknown	2, 279. 95	2, 194. 27	2, 554. 94	2, 068. 64	2, 123. 85	2, 291. 58	2, 303. 52	2, 279. 37

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.1.b(1998) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	15.91	66.98	40.33	32.15	46.00	21.52	28.48	13.93
Industry group								
Agric., fish., forest.	302.29	658.59	868.43 *	301.46	317.39	179.62	522.31	166.61
Mining	304.26	497.98 *	722.90 *	683.01 *	343.46	433.33	498.79	393.19
Construction	77.84	173.12	207.53	106.80	172.33	55.62	99.44	117.60
Manufacturing	46.09	144.74	114.51	65.22	74.44	84.90	72.33	46.00
Transp., comm., util.	169.83	455.77	303.22	207.18	166.09	222.70	175.65	186.47
Wholesale trade	50.48	160.96	146.46	117.98	122.13	70.80	81.98	67.10
Retail trade	35.21	86.66	91.43	61.79	85.60	36.76	44.62	36.78
Fin., ins., real est.	49.97	139.69	129.47	140.41	122.38	47.47	60.45	59.64
Services	23.11	90.13	62.45	34.00	54.42	59.56	39.68	28.31
Ownership								
For profit, incorporated	17.05	88.68	51.69	37.94	50.10	32.56	30.83	19.00
For profit, unincorporated	111.04	96.47	90.78	100.69	259.43	178.21	69.18	187.60
Nonprofit	39.05	229.89	204.58	39.26	76.68	87.04	84.73	54.35
Unknown	63.72	*****	*****	273.41	60.82	73.80	742.89	63.77
Age of firm								
Less than 5 years	63.27	112.37	121.21	90.24	193.79	111.83	56.24	97.72
5-9 years	53.26	109.00	74.34	97.98	106.59	122.09	38.46	95.24
10-19 years	44.49	106.46	84.48	60.01	76.58	96.37	64.82	59.05
20 or more years	24.66	121.31	103.66	35.29	54.40	28.96	50.13	16.33
Unknown	26.15	626.10	568.31	113.53	75.13	29.51	262.93	26.32
Multi/single status								
2 or more locations	15.06	169.45	148.73	48.39	48.88	25.76	83.79	19.00
1 location only	23.13	65.15	55.98	38.40	59.05	253.43	33.06	37.29
Percent full-time employees								
Less than 25%	97.78	296.89	312.56	267.68	161.56	133.71	175.44	118.18
25-49%	163.51	180.39	109.29	172.65	91.68	284.49	127.12	196.38
50-74%	49.99	124.94	183.56	70.87	85.36	108.75	90.47	81.75
75% or more	16.39	67.75	41.68	34.51	50.67	31.43	26.62	18.31
Union presence								
No union employees	15.16	62.12	26.22	32.34	39.62	28.17	27.21	17.51
Has union employees	38.34	447.74	474.34	169.28	106.07	58.46	273.06	36.37
Unknown	91.90	317.16	358.51	307.41	137.06	115.70	176.76	96.51
Percent low wage employees								
50% or more low wage	109.04	270.40	404.12	75.87	109.47	130.88	187.96	78.80
Less than 50% low wage	19.38	71.76	45.84	36.12	49.19	24.84	29.07	19.24
Unknown	28.95	457.43	458.10	88.18	85.95	28.64	284.69	25.42

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. C. 1. c(1998) Average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,367.95	2,603.57	2,324.29	2,168.86	2,377.86	2,357.61	2,443.39	2,340.41
Industry group								
Agric., fish., forest.	2,490.44	3,036.77	1,748.80	2,146.77 *	1,693.21	2,347.79	2,553.14	2,216.39
Mining	2,157.36	5,973.80	2,177.23	1,854.16	1,766.70	1,938.41	3,253.86	1,924.60
Construction	2,452.80	2,755.82	2,231.76	2,240.00	2,162.74	2,821.45	2,456.86	2,441.63
Manufacturing	2,198.14	2,260.66	2,285.85	2,322.59	2,572.88	2,082.66	2,238.03	2,193.57
Transp., commu., util.	3,568.87	1,940.55	2,341.58	2,634.21	2,817.36	3,809.19	2,417.90	3,679.20
Wholesale trade	2,143.72	2,720.26	2,161.96	1,658.99	2,330.14	2,125.93	2,292.86	2,102.80
Retail trade	1,918.03	1,958.63	2,221.20	2,007.80	1,760.95	1,865.51	2,046.87	1,866.29
Fin., ins., real est.	2,489.64	3,337.44	2,535.06	1,971.71	2,347.92	2,456.22	2,984.16	2,328.22
Services	2,461.34	2,665.50	2,480.97	2,307.14	2,406.44	2,418.12	2,580.86	2,384.55
Ownership								
For profit, incorporated	2,343.06	2,610.18	2,282.69	2,087.24	2,395.05	2,348.22	2,383.48	2,330.72
For profit, unincorporated	2,302.02	2,531.85	2,161.21	2,552.71	1,952.07	1,737.13	2,478.74	1,927.34
Nonprofit	2,718.39	2,742.91	2,930.60	2,564.64	2,493.42	3,021.79	2,788.86	2,685.32
Unknown	2,099.03	*****	*****	*****	3,048.91	2,073.27	*****	2,099.03
Age of firm								
Less than 5 years	2,269.89	2,485.82	2,346.04	2,042.26	1,970.85	2,127.96	2,362.12	2,093.26
5-9 years	2,193.02	2,614.93	2,032.33	1,687.24	2,227.58	1,825.70	2,236.17	2,121.51
10-19 years	2,428.21	2,477.20	2,452.16	2,570.17	2,198.11	2,286.05	2,550.35	2,233.95
20 or more years	2,257.83	2,708.36	2,369.92	2,089.63	2,441.92	2,099.82	2,474.90	2,183.26
Unknown	2,577.82	*****	1,764.00 *	1,527.27 *	2,583.67	2,590.49	1,459.95 *	2,586.22
Multi/single status								
2 or more locations	2,328.06	3,895.41	2,856.34	1,941.56	2,300.01	2,353.50	2,531.49	2,319.94
1 location only	2,454.32	2,575.61	2,258.81	2,327.22	2,579.89	2,809.27	2,433.79	2,520.51
Percent full-time employees								
Less than 25%	2,313.67	2,890.25	2,479.79	2,407.09	2,072.86	1,552.46	2,883.35	1,795.20
25-49%	3,588.45	2,836.38	2,653.98	1,815.32	2,066.70	4,149.99	2,292.77	3,844.11
50-74%	2,367.58	2,455.51	2,239.67	2,470.19	2,502.91	2,253.35	2,395.08	2,354.53
75% or more	2,266.30	2,607.35	2,308.02	2,148.93	2,379.37	2,166.81	2,447.52	2,199.99
Union presence								
No union employees	2,269.88	2,595.58	2,309.87	2,181.16	2,191.74	2,180.42	2,442.99	2,177.51
Has union employees	2,410.28	2,688.74	2,747.82	2,260.94	3,155.23	2,252.16	2,645.08	2,383.29
Unknown	2,887.54	2,778.28	1,683.40	1,673.43	2,663.25	2,966.48	1,852.07	2,950.69
Percent low wage employees								
50% or more low wage	2,110.25	2,910.37	2,142.74	1,936.71	1,852.17	1,643.64	2,443.92	1,792.23
Less than 50% low wage	2,314.06	2,568.72	2,340.92	2,213.33	2,381.67	2,145.96	2,453.09	2,222.72
Unknown	2,487.42	3,288.37	2,215.24	1,539.98	2,599.75	2,494.57	2,164.90	2,495.23

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.



Table I.C.1.c(1998) Standard error for average total single premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	74.17	73.53	111.69	85.89	143.54	108.60	58.97	93.87
Industry group								
Agric., fish., forest.	174.56	461.44	407.65	709.82 *	506.90	508.31	241.37	277.99
Mining	410.34	1,789.56	565.22	521.64	470.43	524.14	644.61	449.74
Construction	274.81	253.61	244.74	493.38	357.76	482.55	327.73	216.04
Manufacturing	124.91	262.72	280.65	311.84	329.96	73.73	150.05	135.16
Transp., commu., util.	434.00	369.48	450.21	304.91	488.01	502.13	177.02	459.12
Wholesale trade	84.34	346.68	513.77	294.69	264.97	51.77	225.07	84.59
Retail trade	44.74	137.80	175.74	153.01	71.64	91.95	110.35	76.68
Fin., ins., real est.	90.32	377.35	537.72	277.31	188.89	106.20	255.51	88.86
Services	49.95	131.29	185.54	58.64	145.44	223.55	93.47	113.89
Ownership								
For profit, incorporated	78.15	93.37	121.24	103.70	157.13	105.64	67.33	97.60
For profit, unincorporated	99.97	229.38	106.61	301.42	243.20	146.27	186.61	81.81
Nonprofit	89.18	219.49	453.71	178.41	153.52	264.07	170.13	130.74
Unknown	115.51	*****	*****	*****	743.92	108.48	*****	115.51
Age of firm								
Less than 5 years	105.17	258.71	302.32	265.06	320.21	345.28	160.76	71.60
5-9 years	82.36	192.82	310.69	232.78	177.11	314.98	82.26	176.74
10-19 years	143.77	166.69	195.64	290.50	142.25	281.20	170.29	162.92
20 or more years	71.55	132.94	107.68	82.19	206.53	75.02	97.01	73.24
Unknown	165.97	*****	557.83 *	482.41 *	173.79	176.35	554.12 *	164.58
Multi/single status								
2 or more locations	86.18	745.25	274.94	102.66	76.25	110.27	109.05	88.26
1 location only	93.46	59.92	114.23	156.15	431.35	540.04	66.07	263.73
Percent full-time employees								
Less than 25%	220.69	514.84	540.37	400.26	267.62	228.71	366.16	182.11
25-49%	411.09	555.38	454.11	210.35	132.92	592.07	203.63	491.23
50-74%	75.30	127.13	257.68	94.08	130.46	128.08	77.01	120.13
75% or more	54.73	92.44	118.28	118.52	163.81	62.49	74.46	67.22
Union presence								
No union employees	30.34	50.44	107.34	74.85	60.52	32.76	42.49	36.82
Has union employees	184.80	791.81	577.76	440.01	412.48	137.88	524.77	188.52
Unknown	410.80	604.74	418.93	317.60	248.60	434.96	177.24	428.14
Percent low wage employees								
50% or more low wage	108.86	351.15	310.62	166.56	179.88	105.69	238.66	110.83
Less than 50% low wage	61.16	88.76	103.91	90.15	187.24	105.08	58.13	85.89
Unknown	141.14	764.71	548.06	227.31	135.87	147.45	457.21	140.49

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.



Table I.C.2(1998) Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	383.48	271.60	342.01	344.77	362.05	439.11	308.12	411.40
Industry group								
Agric., fish., forest.	378.61	489.82 *	276.21	349.17	224.14 *	391.55	383.70	375.46
Mining	264.47	128.33 *	172.00 *	323.16 *	276.02 *	261.74	136.72 *	278.94
Construction	445.98	314.42	326.75	410.58	766.01 *	554.51	313.56	632.30
Manufacturing	283.51	136.85 *	388.64	303.85	283.45	280.76	275.71	285.16
Transp., comm., util.	346.47	346.18 *	296.25 *	563.67	220.08 *	350.00	457.02	324.67
Wholesale trade	379.65	202.27	312.98	270.17	374.72	478.10	268.98	427.45
Retail trade	521.87	284.20	387.16	447.65	469.19	605.45	349.05	574.80
Fin., ins., real est.	415.70	293.77	173.00 *	301.65	331.19	511.29	236.43	461.56
Services	370.67	282.25	351.60	309.74	372.27	441.31	305.75	403.44
Ownership								
For profit, incorporated	389.47	236.46	369.98	361.82	355.53	443.43	313.51	416.96
For profit, unincorporated	398.76	426.44	272.79	309.07	353.43	546.53	370.32	430.47
Nonprofit	318.47	174.56	182.20	263.21	381.84	351.17	205.64	354.96
Unknown	462.32	*****	*****	523.44 *	409.50	465.72	760.26 *	461.80
Age of firm								
Less than 5 years	331.74	237.08	462.48	325.76	366.57	360.96	314.61	365.44
5-9 years	351.89	291.41	399.68	347.09	406.53	290.82	341.55	365.88
10-19 years	349.60	229.48	327.67	359.29	407.53	425.38	290.25	411.87
20 or more years	347.17	308.10	299.34	337.54	331.24	385.95	305.90	362.01
Unknown	479.63	216.50 *	567.48 *	457.15	473.18	480.18	420.59	479.80
Multi/single status								
2 or more locations	411.33	386.89 *	349.43	315.60	356.90	439.86	341.53	415.10
1 location only	333.19	268.89	340.86	357.22	373.79	405.56 *	303.48	392.42
Percent full-time employees								
Less than 25%	379.79	589.51 *	424.46 *	348.58	311.15	380.28	537.21	319.02
25-49%	547.65	283.38	392.71	374.65	487.24	646.72	343.81	599.07
50-74%	414.96	291.81	388.35	404.12	354.46	500.21	346.29	441.38
75% or more	371.85	264.21	334.13	339.05	358.80	420.12	300.37	398.69
Union presence								
No union employees	385.14	285.03	340.05	357.32	361.65	458.25	316.07	418.82
Has union employees	294.98	119.89 *	216.68 *	207.15	353.22 *	304.10	150.33 *	311.29
Unknown	518.55	238.03 *	548.54	283.05	415.57	542.76	375.98	530.48
Percent low wage employees								
50% or more low wage	445.37	296.96	444.70	512.37	425.71	484.84	400.79	468.19
Less than 50% low wage	339.12	271.93	336.64	336.19	346.72	374.66	304.60	360.77
Unknown	467.94	222.90 *	358.77 *	347.77	467.96	473.41	272.41 *	472.80

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.2(1998) Standard error for average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6.85	21.85	15.52	11.03	25.06	9.13	8.92	7.14
Industry group								
Agric., fish., forest.	48.17	191.40 *	68.17	80.72	72.14 *	102.00	73.15	46.76
Mining	66.73	162.33 *	79.38 *	237.90 *	176.32 *	68.03	118.08 *	47.70
Construction	89.06	47.37	57.26	52.53	252.19 *	102.75	40.82	157.12
Manufacturing	8.39	47.65 *	59.49	17.33	29.75	10.64	38.12	6.43
Transp., comm., util.	36.94	165.42 *	93.91 *	100.85	85.30 *	28.90	89.10	29.23
Wholesale trade	31.10	42.45	58.04	43.16	80.76	62.81	32.12	44.48
Retail trade	12.86	46.13	37.67	31.25	28.68	23.83	17.04	17.47
Fin., ins., real est.	21.59	77.86	51.99 *	82.90	33.57	31.65	64.32	28.57
Services	13.86	45.32	22.22	20.49	12.15	23.74	21.88	14.81
Ownership								
For profit, incorporated	7.34	24.07	18.31	13.74	17.74	11.93	15.07	8.56
For profit, unincorporated	39.57	68.20	34.82	29.34	33.57	120.23	48.84	54.01
Nonprofit	25.01	30.64	30.31	30.64	69.67	36.74	25.55	36.32
Unknown	25.84	*****	*****	173.81 *	53.58	28.61	267.06 *	25.72
Age of firm								
Less than 5 years	15.15	20.58	88.53	28.25	38.97	34.20	28.54	31.48
5-9 years	17.74	25.53	49.89	37.67	47.55	29.75	27.53	36.13
10-19 years	23.62	21.01	26.37	30.96	35.07	84.33	15.32	37.73
20 or more years	12.98	39.54	26.18	17.47	36.31	15.16	16.40	16.22
Unknown	15.73	73.88 *	172.17 *	57.82	29.91	16.29	120.83	15.67
Multi/single status								
2 or more locations	8.72	154.56 *	46.23	13.61	18.68	10.19	26.82	9.03
1 location only	17.25	23.21	20.11	18.55	72.56	182.73 *	12.39	37.97
Percent full-time employees								
Less than 25%	56.58	230.08 *	153.74 *	87.08	69.54	32.91	149.28	18.84
25-49%	22.71	41.61	70.83	59.07	17.62	27.41	31.78	23.85
50-74%	16.86	33.54	42.81	27.97	44.75	39.24	25.67	28.14
75% or more	8.75	26.68	18.03	13.43	30.24	10.58	10.20	8.86
Union presence								
No union employees	6.78	23.90	13.88	11.14	14.65	11.74	7.66	7.81
Has union employees	27.74	156.51 *	72.25 *	38.46	114.89 *	13.40	66.14 *	28.21
Unknown	23.80	138.94 *	127.55	46.07	44.64	31.03	55.22	27.16
Percent low wage employees								
50% or more low wage	17.98	62.89	53.08	73.16	40.08	47.68	46.67	24.30
Less than 50% low wage	11.15	25.68	15.05	11.50	28.96	14.91	10.49	13.17
Unknown	16.60	245.38 *	173.50 *	53.48	29.82	16.45	94.55 *	16.03

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.2.a(1998) Average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	359.14	313.17	417.56	344.50	324.95	380.74	355.80	360.47
Industry group								
Agric., fish., forest.	207.65	252.69	425.29	183.43 *	442.58	90.52 *	308.67	137.69 *
Mining	451.29 *	920.50 *	260.95 *	264.00 *	335.86 *	632.60	447.22 *	452.22 *
Construction	452.17	421.41	300.30	445.15	249.78 *	1,097.77	376.48	588.35
Manufacturing	299.88	106.46 *	464.82	338.42	290.18	295.21	305.39	298.21
Transp., commu., util.	252.03 *	153.80 *	253.91 *	983.23 *	88.30 *	176.16	649.03	146.68
Wholesale trade	361.17	133.18 *	221.84	307.58 *	495.83	414.87	228.82	428.33
Retail trade	447.60	379.62	504.52	400.96	412.25	483.46	393.75	472.07
Fin., ins., real est.	413.58	275.38 *	141.59 *	122.63 *	248.64	511.88	212.84 *	448.74
Services	358.82	377.89	472.71	263.41	353.33	363.28	369.13	354.29
Ownership								
For profit, incorporated	368.90	236.32	451.21	363.68	341.86	394.84	348.10	377.50
For profit, unincorporated	443.90	613.19	412.83	298.89	296.91	462.61 *	501.90	374.96
Nonprofit	274.67	183.96	147.67 *	278.52 *	300.14	283.03	227.30	285.78
Unknown	377.08	*****	*****	*****	227.36 *	404.39	*****	377.08
Age of firm								
Less than 5 years	304.31	191.78	527.06	273.70	231.19 *	369.15	297.21	316.94
5-9 years	405.67	397.78	555.45	317.85	370.51	363.99 *	425.47	377.05
10-19 years	391.23	296.33	373.16	486.68	421.62	357.24	374.52	405.12
20 or more years	335.12	341.92	361.83	309.40	293.46	372.93	341.42	332.76
Unknown	388.80	211.22 *	*****	139.03 *	383.48	392.36	38.24 *	389.75
Multi/single status								
2 or more locations	356.25	250.09 *	526.96	278.73	319.60	371.83	398.58	353.99
1 location only	363.96	313.91	398.77	369.96	337.76	872.21	350.46	392.40
Percent full-time employees								
Less than 25%	350.28	323.54 *	374.59 *	415.26	350.59 *	308.63	356.91	347.99
25-49%	492.02	425.31	401.90	451.86	528.19	528.57	416.09	522.55
50-74%	381.36	349.18	439.77	452.33	244.51	486.43	401.10	373.64
75% or more	350.12	303.33	415.86	329.46	331.53	364.26	347.67	351.10
Union presence								
No union employees	391.32	346.87	409.38	364.25	346.58	441.95	372.78	400.71
Has union employees	226.72	63.35 *	61.82 *	121.95 *	243.94	253.56	66.93 *	246.38
Unknown	334.54	196.90 *	887.93	260.24 *	260.38	310.81	500.72	306.33
Percent low wage employees								
50% or more low wage	396.60	279.62	506.23	435.48	403.05	375.13	347.21	421.77
Less than 50% low wage	340.31	319.06	417.13	343.53	311.44	342.12	361.89	326.50
Unknown	398.09	144.18 *	163.04 *	210.46 *	406.39	405.92	152.36 *	404.57

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.2.a(1998) Standard error for average total employee contribution (in dollars) for exclusive-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	13.83	38.09	41.05	24.68	24.98	16.02	22.47	14.03
Industry group								
Agric., fish., forest.	54.02	64.86	118.94	63.31 *	118.52	126.11 *	60.02	110.99 *
Mining	185.78 *	279.98 *	111.48 *	83.48 *	232.79 *	166.85	176.04 *	159.93 *
Construction	57.23	72.91	88.56	68.05	76.43 *	313.12	51.97	96.11
Manufacturing	16.72	80.99 *	75.94	47.21	42.24	22.61	50.02	20.39
Transp., commu., util.	82.68 *	47.92 *	120.51 *	311.86 *	100.05 *	44.31	165.96	42.28
Wholesale trade	59.55	51.97 *	60.11	191.66 *	124.73	42.75	58.87	65.47
Retail trade	19.52	68.79	84.02	47.07	29.73	30.77	30.60	24.08
Fin., ins., real est.	26.89	156.91 *	55.15 *	40.20 *	43.70	33.97	92.77 *	33.75
Services	23.00	80.79	58.70	23.18	27.14	27.58	46.14	14.92
Ownership								
For profit, incorporated	17.84	36.99	45.75	28.91	35.70	15.37	34.88	16.78
For profit, unincorporated	61.27	104.24	86.71	66.49	48.15	159.69 *	75.24	73.65
Nonprofit	20.80	40.26	207.98 *	92.70 *	46.70	46.66	49.14	25.12
Unknown	31.43	*****	*****	*****	117.39 *	51.69	*****	31.43
Age of firm								
Less than 5 years	48.14	52.09	133.32	80.60	80.97 *	41.98	60.50	46.54
5-9 years	43.83	64.35	85.43	68.66	57.18	142.80 *	58.38	45.95
10-19 years	42.82	48.56	29.33	76.64	113.61	69.67	50.56	69.80
20 or more years	17.81	69.19	43.23	23.95	22.89	25.20	30.90	17.80
Unknown	27.31	72.55 *	*****	47.17 *	42.17	28.31	21.34 *	27.16
Multi/single status								
2 or more locations	17.13	87.26 *	99.45	49.95	32.43	12.51	64.57	16.29
1 location only	23.03	38.66	38.85	30.81	54.09	228.79	26.59	21.42
Percent full-time employees								
Less than 25%	56.47	138.69 *	185.68 *	76.19	176.80 *	48.51	86.57	81.28
25-49%	35.47	115.09	104.19	94.81	46.95	61.51	72.04	44.20
50-74%	33.56	58.88	59.40	55.81	59.75	47.61	41.18	45.10
75% or more	16.42	45.43	45.16	30.08	35.35	21.27	24.19	16.92
Union presence								
No union employees	12.27	47.75	36.60	23.40	25.76	17.42	22.35	13.77
Has union employees	21.97	76.11 *	31.97 *	46.17 *	45.22	19.42	29.01 *	23.43
Unknown	33.97	109.67 *	188.88	90.10 *	62.06	37.17	91.05	28.24
Percent low wage employees								
50% or more low wage	41.40	72.50	101.30	94.98	54.84	41.01	48.14	42.66
Less than 50% low wage	17.76	45.86	41.89	22.89	28.99	11.76	25.00	15.67
Unknown	25.73	118.50 *	239.37 *	77.96 *	44.29	27.21	101.43 *	26.42

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.2.b(1998) Average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	397.81	230.88	300.95	344.45	381.63	474.84	277.85	440.47
Industry group								
Agric., fish., forest.	391.24	198.56 *	205.14 *	342.72 *	90.31 *	498.93	197.26	475.39
Mining	312.10 *	61.89 *	*****	513.53 *	316.30 *	280.89 *	370.42 *	310.10
Construction	485.42	312.42	333.03	419.72	929.96	388.02	322.72	666.19
Manufacturing	277.23	218.24	299.02	269.87	273.09	283.75	252.72	281.91
Transp., comm., util.	338.19	542.22 *	363.47 *	375.23	321.57 *	320.43	383.68	329.30
Wholesale trade	403.57	202.80	377.33	247.38	320.43	552.63	281.46	456.87
Retail trade	566.85	229.53	351.14	460.83	488.78	658.41	338.75	619.76
Fin., ins., real est.	414.28	219.95	137.32	371.07 *	363.56	514.00	192.65	480.03
Services	373.15	210.96	288.64	332.55	380.62	479.86	265.22	429.70
Ownership								
For profit, incorporated	402.46	242.65	327.56	360.16	353.37	476.86	297.94	439.00
For profit, unincorporated	365.73	272.40	201.12	297.72	383.69	595.13	263.23	459.07
Nonprofit	352.21	99.46	183.20	264.22	469.18	405.25	168.22	421.18
Unknown	484.58	*****	*****	751.90	516.43	478.19	760.26 *	483.88
Age of firm								
Less than 5 years	344.79	249.11	407.18	352.98	465.51	361.93	312.63	412.84
5-9 years	332.34	249.15	350.97	335.45	445.90	259.27	309.36	360.99
10-19 years	331.76	209.48	299.94	315.49	379.75	502.76	258.66	413.33
20 or more years	351.04	231.44	257.88	350.24	351.33	402.55	267.32	380.71
Unknown	520.23	222.06 *	869.40 *	657.04	530.36	518.02	773.27	519.70
Multi/single status								
2 or more locations	443.15	308.63	224.94	347.54	371.22	482.21	304.87	451.13
1 location only	315.64	228.31	312.52	343.18	404.26	214.07	273.66	389.90
Percent full-time employees								
Less than 25%	335.93	274.31 *	591.21 *	334.41 *	272.03 *	407.75	459.47	297.30
25-49%	503.01	157.39	456.87	319.82	456.02	583.43	295.16	544.35
50-74%	428.06	258.10	370.84	325.46	412.47	516.75	309.96	470.65
75% or more	390.76	229.93	287.81	346.39	377.14	464.51	272.80	433.67
Union presence								
No union employees	382.22	239.57	300.68	352.03	361.56	473.31	282.20	429.00
Has union employees	354.12	156.06 *	255.57 *	268.08	470.35 *	344.95	213.31 *	368.81
Unknown	566.07	35.60 *	368.97 *	231.44 *	493.98	597.25	237.37	587.63
Percent low wage employees								
50% or more low wage	469.42	264.69	400.96	511.01	422.96	572.26	389.49	503.16
Less than 50% low wage	338.65	235.78	293.91	335.85	366.65	387.91	275.06	377.69
Unknown	509.01	103.72 *	403.58 *	467.64	491.53	516.93	235.38	515.66

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.2.b(1998) Standard error for average total employee contribution (in dollars) for mixed-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5.01	6.91	18.50	17.84	38.10	15.26	6.81	7.02
Industry group								
Agric., fish., forest.	47.98	67.56 *	63.62 *	126.30 *	90.94 *	109.36	55.29	33.21
Mining	103.27 *	31.83 *	*****	346.04 *	191.59 *	219.32 *	125.23 *	86.90
Construction	116.15	82.48	89.23	82.98	277.03	66.93	57.29	186.95
Manufacturing	13.67	55.10	57.27	28.59	37.74	13.65	39.11	12.87
Transp., comm., util.	32.85	276.29 *	154.79 *	60.80	99.98 *	56.44	64.80	41.06
Wholesale trade	44.86	58.51	65.88	38.51	43.23	103.03	44.28	70.04
Retail trade	20.29	23.52	41.34	42.13	40.08	33.36	18.82	25.37
Fin., ins., real est.	28.42	47.44	36.39	125.80 *	29.83	47.53	33.18	36.74
Services	16.24	21.73	33.57	20.74	15.95	41.17	17.95	21.36
Ownership								
For profit, incorporated	8.66	21.64	19.47	20.82	19.49	21.52	10.74	10.94
For profit, unincorporated	25.63	40.03	51.21	46.54	71.52	127.28	24.71	62.17
Nonprofit	39.88	25.55	50.71	52.80	100.19	55.77	19.52	67.55
Unknown	28.62	*****	*****	174.45	52.64	34.17	267.06 *	28.44
Age of firm								
Less than 5 years	31.14	35.14	80.00	51.84	58.59	58.24	44.87	45.76
5-9 years	19.83	21.29	75.78	31.56	49.87	25.68	29.14	39.87
10-19 years	18.65	25.17	28.87	25.04	30.49	103.02	14.43	33.27
20 or more years	19.73	22.83	41.90	30.89	54.23	17.54	18.41	21.79
Unknown	18.15	75.30 *	264.51 *	64.92	30.93	20.21	166.86	18.15
Multi/single status								
2 or more locations	12.32	65.89	33.01	22.17	16.75	16.34	20.22	12.35
1 location only	19.00	7.99	21.96	22.23	88.75	62.29	8.67	53.51
Percent full-time employees								
Less than 25%	42.51	108.36 *	265.13 *	349.87 *	92.68 *	47.22	136.27	48.57
25-49%	45.87	39.41	85.68	67.20	39.32	79.03	24.34	53.86
50-74%	30.03	44.03	52.44	39.79	40.56	66.77	29.81	42.02
75% or more	7.26	8.99	21.22	21.07	45.92	15.44	7.20	10.74
Union presence								
No union employees	5.61	7.55	18.43	17.81	17.26	14.53	7.70	6.74
Has union employees	48.78	228.63 *	127.79 *	57.62	152.68 *	25.85	74.86 *	52.03
Unknown	38.80	120.62 *	175.61 *	73.31 *	61.86	42.94	42.36	40.38
Percent low wage employees								
50% or more low wage	33.46	76.14	85.64	51.54	50.91	71.45	66.18	32.92
Less than 50% low wage	11.13	7.69	18.43	20.58	42.74	21.43	6.15	17.99
Unknown	21.81	41.32 *	176.76 *	41.33	50.27	21.04	45.66	19.60

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. C. 2. c(1998) Average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	380. 68	299. 78	313. 68	347. 38	377. 16	419. 90	312. 50	405. 57
Industry group								
Agric., fish., forest.	819. 23 *						946. 52 *	262. 87
Mining	160. 19 *						6. 39 *	192. 84 *
Construction	254. 94						174. 74 *	475. 67
Manufacturing	270. 88						259. 11 *	272. 23
Transp., commu., util.	541. 19						54. 39 *	587. 86
Wholesale trade	314. 60						323. 58 *	312. 14
Retail trade	467. 67						281. 98	542. 23
Fin., ins., real est.	429. 92						495. 42	408. 54
Services	397. 23						329. 67	440. 64
Ownership								
For profit, incorporated	381. 54						288. 23	410. 02
For profit, unincorporated	411. 74						393. 55	450. 30
Nonprofit	312. 82						340. 12	300. 01
Unknown	519. 67						*****	519. 67
Age of firm								
Less than 5 years	357. 40						383. 78 *	306. 88
5-9 years	287. 16						244. 49	357. 88
10-19 years	310. 24						233. 28	432. 64
20 or more years	361. 97						367. 14	360. 19
Unknown	465. 25						229. 13 *	467. 03
Multi/single status								
2 or more locations	404. 20						386. 59	404. 90
1 location only	329. 75						304. 42	411. 42
Percent full-time employees								
Less than 25%	608. 28 *						904. 20 *	338. 95
25-49%	741. 49						281. 18	832. 32
50-74%	456. 46						334. 33	514. 43
75% or more	339. 96						298. 63	355. 09
Union presence								
No union employees	382. 39						316. 05	417. 80
Has union employees	272. 39						177. 91 *	283. 25
Unknown	551. 78						587. 37 *	549. 61
Percent low wage employees								
50% or more low wage	509. 80						538. 00	482. 92
Less than 50% low wage	338. 01						282. 43	374. 52
Unknown	439. 62						673. 66 *	433. 95

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.



Table I.C.2.c(1998) Standard error for average total employee contribution (in dollars) for any-provider plans per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total		Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20. 23		46. 01	60. 56	39. 28	28. 49	25. 29	33. 62	22. 17
Industry group									
Agric., fish., forest.	298. 04	*						343. 42	* 72. 83
Mining	64. 55	*						11. 21	* 65. 33
Construction	57. 62							57. 91	* 92. 90
Manufacturing	23. 57							86. 20	* 24. 59
Transp., commu., util.	101. 57							43. 15	* 105. 92
Wholesale trade	34. 79							116. 26	* 25. 70
Retail trade	27. 78							41. 19	30. 59
Fin., ins., real est.	41. 91							121. 27	22. 35
Services	39. 50							53. 22	45. 51
Ownership									
For profit, incorporated	20. 52							37. 87	23. 85
For profit, unincorporated	88. 79							111. 33	75. 51
Nonprofit	41. 75							72. 51	32. 85
Unknown	54. 93							*****	54. 93
Age of firm									
Less than 5 years	79. 58							119. 23	* 80. 11
5-9 years	42. 04							47. 74	54. 36
10-19 years	46. 20							62. 45	77. 20
20 or more years	27. 80							36. 75	32. 95
Unknown	46. 32							119. 92	* 45. 92
Multi/single status									
2 or more locations	21. 49							46. 93	22. 99
1 location only	40. 18							35. 69	89. 39
Percent full-time employees									
Less than 25%	270. 17	*						371. 16	* 54. 79
25-49%	85. 74							73. 62	90. 58
50-74%	33. 07							65. 75	44. 75
75% or more	20. 42							36. 22	18. 97
Union presence									
No union employees	19. 76							36. 12	18. 65
Has union employees	21. 70							123. 96	* 22. 80
Unknown	91. 85							180. 36	* 94. 29
Percent low wage employees									
50% or more low wage	76. 17							140. 49	34. 97
Less than 50% low wage	21. 00							32. 63	23. 20
Unknown	46. 33							406. 89	* 46. 49

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.3(1998) Percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.6%	11.6%	15.1%	16.6%	17.1%	20.1%	13.8%	19.1%
Industry group								
Agric., fish., forest.	19.0%	16.9% *	11.3%	18.2%	11.8% *	24.8%	14.9%	23.0%
Mining	11.7%	2.9% *	8.7% *	16.9% *	13.4% *	11.7%	4.9% *	12.7%
Construction	19.9%	13.5%	14.3%	19.2%	34.6%	23.1%	14.1%	27.9%
Manufacturing	13.9%	7.2%	18.9%	15.4%	13.8%	13.6%	13.8%	13.9%
Transp., comm., util.	13.1%	16.4%	12.4%	24.5%	9.8% *	12.1%	20.2%	11.9%
Wholesale trade	17.8%	8.1%	13.9%	13.5%	18.0%	22.7%	12.1%	20.4%
Retail trade	25.9%	13.4%	17.6%	22.5%	25.0%	30.1%	16.7%	28.9%
Fin., ins., real est.	18.4%	10.7%	6.6% *	13.4%	15.7%	23.3%	9.2%	21.2%
Services	16.6%	11.9%	15.2%	14.7%	16.9%	19.9%	13.3%	18.3%
Ownership								
For profit, incorporated	18.1%	10.4%	16.5%	17.9%	17.2%	20.4%	14.4%	19.5%
For profit, unincorporated	18.0%	17.7%	12.4%	14.7%	16.4%	27.0%	16.0%	20.4%
Nonprofit	13.6%	7.0%	7.1%	11.3%	17.1%	14.9%	8.3%	15.5%
Unknown	21.9%	*****	*****	26.2%	20.0%	22.0%	29.6% *	21.9%
Age of firm								
Less than 5 years	15.6%	10.4%	21.4%	16.5%	18.0%	17.8%	14.5%	18.1%
5-9 years	16.6%	12.2%	18.8%	17.6%	20.3%	14.1%	15.6%	18.3%
10-19 years	16.6%	10.3%	14.7%	17.4%	20.1%	21.2%	13.4%	20.3%
20 or more years	16.1%	12.8%	12.6%	15.9%	15.4%	18.8%	13.3%	17.3%
Unknown	21.1%	12.3% *	21.6% *	23.1%	22.2%	21.0%	18.8%	21.1%
Multi/single status								
2 or more locations	19.0%	16.1% *	15.0%	15.3%	16.9%	20.2%	15.6%	19.2%
1 location only	15.1%	11.5%	15.1%	17.2%	17.6%	18.3% *	13.5%	18.5%
Percent full-time employees								
Less than 25%	17.5%	21.2% *	17.1%	14.8%	16.1%	19.8%	20.6%	15.9%
25-49%	21.2%	11.9%	18.0%	17.8%	22.2%	22.7%	15.4%	22.4%
50-74%	18.7%	12.2%	16.0%	19.3%	16.5%	22.7%	14.9%	20.3%
75% or more	17.3%	11.4%	14.8%	16.4%	17.0%	19.7%	13.5%	18.8%
Union presence								
No union employees	18.1%	12.1%	15.3%	17.4%	17.6%	21.8%	14.2%	20.2%
Has union employees	13.1%	5.8% *	6.6% *	8.5%	14.6% *	14.1%	6.2% *	13.9%
Unknown	21.3%	9.6% *	25.2%	14.5%	20.7%	21.7%	17.4%	21.5%
Percent low wage employees								
50% or more low wage	22.1%	12.1%	19.4%	25.0%	22.4%	27.0%	17.8%	24.7%
Less than 50% low wage	15.7%	11.7%	14.9%	16.1%	16.3%	17.8%	13.6%	17.1%
Unknown	21.0%	9.4% *	14.8% *	18.6%	22.2%	21.1%	12.1% *	21.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.3(1998) Standard error for percent of total premiums contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.27%	0.79%	0.69%	0.57%	1.25%	0.48%	0.37%	0.28%
Industry group								
Agric., fish., forest.	2.37%	5.69% *	3.31%	3.85%	4.52% *	6.01%	2.28%	3.89%
Mining	2.36%	7.26% *	3.91% *	5.96% *	10.05% *	2.37%	6.49% *	1.66%
Construction	3.69%	2.37%	2.15%	2.96%	8.37%	3.95%	1.91%	5.75%
Manufacturing	0.39%	2.12%	2.86%	0.91%	1.68%	0.62%	1.66%	0.49%
Transp., comm., util.	1.33%	3.83%	3.32%	6.01%	3.81% *	1.34%	4.16%	1.28%
Wholesale trade	1.54%	1.72%	2.48%	2.38%	3.66%	2.51%	1.55%	2.12%
Retail trade	0.62%	2.31%	1.52%	1.42%	1.56%	1.19%	0.96%	0.93%
Fin., ins., real est.	0.88%	2.80%	2.17% *	3.25%	1.99%	1.31%	2.24%	1.21%
Services	0.59%	1.63%	0.83%	1.02%	0.62%	1.07%	0.92%	0.71%
Ownership								
For profit, incorporated	0.28%	0.92%	0.87%	0.68%	0.98%	0.57%	0.62%	0.33%
For profit, unincorporated	1.46%	2.24%	1.48%	1.34%	1.95%	3.86%	1.66%	2.09%
Nonprofit	1.07%	1.33%	1.14%	1.19%	2.59%	1.65%	0.92%	1.51%
Unknown	1.20%	*****	*****	7.01%	2.55%	1.38%	9.09% *	1.20%
Age of firm								
Less than 5 years	0.66%	0.83%	3.19%	1.23%	2.35%	1.59%	1.22%	1.76%
5-9 years	0.84%	1.42%	2.31%	1.54%	2.27%	1.67%	1.22%	1.81%
10-19 years	1.05%	0.89%	1.05%	1.61%	1.70%	3.70%	0.69%	1.71%
20 or more years	0.58%	1.31%	1.03%	0.91%	1.70%	0.82%	0.63%	0.76%
Unknown	0.69%	4.04% *	6.95% *	2.71%	1.22%	0.71%	4.82%	0.69%
Multi/single status								
2 or more locations	0.39%	5.15% *	1.90%	0.85%	0.94%	0.52%	1.37%	0.38%
1 location only	0.71%	0.88%	0.86%	0.97%	2.84%	6.37% *	0.50%	1.63%
Percent full-time employees								
Less than 25%	2.41%	7.67% *	5.09%	2.91%	3.17%	1.46%	5.14%	1.20%
25-49%	2.12%	1.97%	3.02%	3.04%	0.82%	4.03%	1.49%	2.70%
50-74%	0.61%	1.40%	1.72%	1.41%	2.05%	1.38%	1.01%	0.89%
75% or more	0.37%	1.00%	0.85%	0.68%	1.51%	0.46%	0.44%	0.39%
Union presence								
No union employees	0.27%	0.87%	0.58%	0.54%	0.76%	0.44%	0.33%	0.27%
Has union employees	1.34%	6.45% *	2.78% *	1.72%	4.50% *	0.63%	3.01% *	1.33%
Unknown	1.39%	4.91% *	3.90%	2.53%	1.86%	1.74%	2.45%	1.53%
Percent low wage employees								
50% or more low wage	0.90%	2.94%	3.18%	3.67%	2.37%	2.11%	2.53%	0.90%
Less than 50% low wage	0.52%	0.94%	0.71%	0.55%	1.39%	0.79%	0.45%	0.67%
Unknown	0.78%	9.01% *	5.12% *	2.81%	1.04%	0.77%	4.26% *	0.75%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. C. 3. a(1998) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17. 9%	13. 7%	20. 0%	17. 7%	16. 7%	19. 3%	16. 7%	18. 4%
Industry group								
Agric., fish., forest.	11. 7%	11. 6%	23. 9%	10. 5% *	24. 5%	5. 6% *	16. 0%	8. 2% *
Mining	24. 1%	47. 3%	14. 4% *	13. 3% *	18. 6% *	32. 3%	24. 2% *	24. 1%
Construction	22. 4%	20. 0%	15. 9%	24. 3%	15. 2% *	36. 0%	19. 2%	27. 6%
Manufacturing	16. 1%	6. 3% *	25. 9%	18. 6%	15. 8%	15. 3%	17. 3%	15. 8%
Transp., commu., util.	11. 5% *	7. 6% *	11. 9% *	38. 4%	4. 2% *	8. 1%	29. 0%	6. 7% *
Wholesale trade	18. 0%	4. 9% *	10. 1%	16. 9% *	25. 9%	21. 8%	10. 2%	22. 6%
Retail trade	22. 6%	17. 7%	23. 5%	20. 0%	23. 7%	24. 6%	18. 8%	24. 5%
Fin., ins., real est.	20. 1%	10. 6% *	4. 6% *	5. 9% *	13. 2%	26. 1%	8. 1% *	23. 0%
Services	17. 4%	15. 3%	22. 4%	13. 5%	17. 3%	18. 5%	16. 4%	17. 9%
Ownership								
For profit, incorporated	18. 6%	10. 5%	21. 8%	18. 9%	17. 8%	20. 3%	16. 6%	19. 5%
For profit, unincorporated	20. 6%	24. 9%	17. 9%	16. 2%	15. 9%	21. 6%	21. 6%	19. 2%
Nonprofit	13. 3%	8. 7%	7. 2% *	13. 2%	14. 8%	13. 7%	10. 7%	13. 9%
Unknown	19. 1%	*****	*****	*****	12. 3% *	20. 3%	*****	19. 1%
Age of firm								
Less than 5 years	14. 9%	8. 2% *	25. 8%	15. 0% *	12. 9% *	19. 9%	13. 7%	17. 5%
5-9 years	19. 9%	15. 9%	26. 0%	17. 7%	20. 3%	20. 0% *	19. 4%	20. 7%
10-19 years	20. 3%	13. 3%	17. 4%	25. 7%	23. 6%	20. 6%	17. 7%	22. 8%
20 or more years	16. 5%	15. 3%	17. 8%	15. 4%	14. 5%	18. 8%	16. 2%	16. 7%
Unknown	19. 4%	14. 7% *	*****	8. 1% *	21. 0%	19. 5%	1. 7% *	19. 5%
Multi/single status								
2 or more locations	18. 0%	11. 0% *	24. 4%	14. 1%	16. 1%	18. 9%	19. 6%	17. 9%
1 location only	17. 7%	13. 7%	19. 2%	19. 1%	18. 4%	46. 2%	16. 3%	21. 0%
Percent full-time employees								
Less than 25%	17. 5%	11. 0% *	17. 0% *	20. 2%	19. 2% *	17. 2%	14. 2%	19. 1%
25-49%	23. 4%	19. 1%	21. 6%	21. 8%	22. 1%	25. 9%	20. 0%	24. 7%
50-74%	18. 7%	15. 3%	20. 7%	23. 4%	12. 3%	24. 1%	18. 7%	18. 7%
75% or more	17. 5%	13. 3%	19. 9%	17. 0%	17. 3%	18. 5%	16. 3%	18. 0%
Union presence								
No union employees	19. 8%	14. 9%	20. 2%	19. 0%	18. 3%	23. 2%	17. 5%	21. 1%
Has union employees	10. 7%	3. 3% *	1. 7% *	4. 9% *	11. 2%	12. 3%	3. 0% *	11. 7%
Unknown	15. 9%	8. 2% *	40. 7%	15. 5% *	14. 5%	14. 3%	24. 6%	14. 5%
Percent low wage employees								
50% or more low wage	21. 3%	12. 9%	27. 4%	22. 1%	22. 7%	22. 1%	17. 6%	23. 5%
Less than 50% low wage	16. 8%	14. 0%	19. 9%	17. 6%	15. 9%	17. 5%	16. 9%	16. 7%
Unknown	20. 0%	5. 7% *	7. 2% *	11. 9% *	21. 0%	20. 3%	7. 0% *	20. 3%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. C. 3. a(1998) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.66%	1.54%	1.92%	1.24%	1.32%	0.79%	0.93%	0.67%
Industry group								
Agric., fish., forest.	2.28%	3.35%	6.66%	3.30% *	6.95%	6.52% *	2.87%	5.40% *
Mining	7.03%	14.11%	5.90% *	4.22% *	9.89% *	8.71%	8.11% *	6.88%
Construction	2.74%	3.80%	4.48%	3.91%	4.71% *	9.25%	2.69%	4.08%
Manufacturing	1.01%	4.67% *	3.99%	2.33%	2.36%	1.37%	2.54%	1.42%
Transp., commu., util.	3.73% *	2.50% *	6.24% *	10.91%	5.18% *	2.11%	7.37%	2.02% *
Wholesale trade	2.70%	2.95% *	2.77%	6.92% *	5.02%	2.39%	2.65%	3.06%
Retail trade	1.01%	3.13%	3.17%	2.42%	1.63%	1.67%	1.45%	1.45%
Fin., ins., real est.	1.36%	4.45% *	2.57% *	1.96% *	2.28%	1.45%	3.19% *	1.44%
Services	0.96%	2.68%	2.30%	1.26%	1.45%	1.43%	1.57%	0.80%
Ownership								
For profit, incorporated	0.86%	1.57%	2.19%	1.48%	2.01%	0.73%	1.53%	0.84%
For profit, unincorporated	2.21%	3.44%	3.76%	2.90%	1.93%	5.55%	2.47%	2.95%
Nonprofit	0.95%	1.99%	7.81% *	2.55%	2.27%	2.15%	1.56%	1.14%
Unknown	1.72%	*****	*****	*****	4.61% *	2.81%	*****	1.72%
Age of firm								
Less than 5 years	2.04%	2.64% *	4.69%	4.87% *	5.09% *	2.41%	2.56%	2.77%
5-9 years	2.19%	2.71%	3.45%	3.80%	3.48%	7.63% *	2.40%	2.55%
10-19 years	2.00%	2.49%	1.57%	3.96%	4.68%	3.50%	2.09%	3.15%
20 or more years	0.82%	2.78%	2.04%	1.10%	1.18%	1.24%	1.12%	0.91%
Unknown	1.22%	4.71% *	*****	2.42% *	2.78%	1.25%	1.04% *	1.21%
Multi/single status								
2 or more locations	0.82%	4.10% *	4.70%	2.18%	1.76%	0.61%	2.93%	0.77%
1 location only	0.98%	1.56%	1.86%	1.59%	2.79%	9.97%	1.10%	1.09%
Percent full-time employees								
Less than 25%	2.96%	7.66% *	6.41% *	4.08%	8.88% *	2.85%	3.20%	4.64%
25-49%	1.74%	4.75%	4.77%	5.61%	2.90%	2.98%	3.33%	2.35%
50-74%	1.59%	2.45%	2.56%	2.87%	3.03%	2.22%	1.56%	2.27%
75% or more	0.78%	1.89%	2.13%	1.55%	1.66%	1.05%	1.06%	0.81%
Union presence								
No union employees	0.56%	1.85%	1.66%	1.07%	1.31%	0.79%	0.83%	0.58%
Has union employees	0.97%	1.76% *	1.34% *	1.86% *	2.22%	0.84%	0.97% *	0.99%
Unknown	1.83%	4.55% *	8.68%	5.09% *	3.09%	1.89%	4.47%	1.51%
Percent low wage employees								
50% or more low wage	1.97%	2.74%	4.44%	4.96%	2.72%	2.40%	2.45%	2.06%
Less than 50% low wage	0.82%	1.84%	1.83%	1.14%	1.50%	0.48%	1.03%	0.74%
Unknown	1.26%	5.01% *	8.51% *	4.57% *	2.12%	1.31%	5.02% *	1.27%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.3.b(1998) Percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.9%	10.1%	12.7%	16.2%	17.6%	21.2%	12.4%	19.9%
Industry group								
Agric., fish., forest.	19.5%	5.9% *	7.2% *	17.7% *	4.5% *	32.3%	6.6% *	30.0%
Mining	13.1% *	3.7% *	*****	26.3%	14.2% *	11.1% *	20.9% *	12.9%
Construction	21.2%	13.5% *	13.6%	18.8%	39.1%	20.0%	14.0%	29.2%
Manufacturing	13.2%	10.4%	13.1%	13.2%	13.3%	13.3%	11.8%	13.4%
Transp., commu., util.	12.9%	24.6%	14.2% *	17.9%	14.0% *	11.3%	17.1%	12.3%
Wholesale trade	18.5%	8.9%	16.4%	11.6%	14.9%	25.3%	12.8%	21.0%
Retail trade	27.7%	10.5%	15.8%	23.4%	24.9%	32.1%	16.2%	30.4%
Fin., ins., real est.	17.7%	8.5%	5.6%	15.6%	16.8%	22.0%	7.8%	20.9%
Services	16.3%	9.5%	12.0%	15.4%	16.6%	20.3%	11.7%	18.6%
Ownership								
For profit, incorporated	18.4%	11.0%	14.0%	17.4%	16.8%	21.3%	13.6%	20.1%
For profit, unincorporated	16.4%	11.7%	9.4%	13.5%	15.9%	29.5%	11.8%	20.5%
Nonprofit	14.2%	3.9%	6.6%	10.9%	19.9%	16.1%	6.4%	17.4%
Unknown	22.4%	*****	*****	35.1%	24.5%	22.1%	29.6% *	22.4%
Age of firm								
Less than 5 years	16.0%	11.4%	18.4%	17.4%	21.0%	16.7%	14.6%	19.1%
5-9 years	15.5%	11.0%	16.4%	16.1%	21.5%	11.8%	14.1%	17.3%
10-19 years	15.5%	9.8%	13.4%	15.4%	17.7%	22.1%	12.2%	19.0%
20 or more years	15.9%	9.5%	10.0%	16.1%	16.1%	19.3%	11.2%	17.8%
Unknown	22.4%	10.6% *	33.7% *	29.5%	24.2%	22.3%	27.7%	22.4%
Multi/single status								
2 or more locations	20.0%	14.7%	9.6%	16.2%	17.2%	21.5%	13.9%	20.3%
1 location only	14.1%	10.0%	13.1%	16.2%	18.2%	9.4%	12.1%	17.8%
Percent full-time employees								
Less than 25%	15.0%	10.5% *	22.3% *	13.4% *	13.6% *	19.5%	18.2%	13.8%
25-49%	20.4%	6.5% *	19.4%	14.0%	21.6%	22.4%	12.6%	21.9%
50-74%	18.6%	10.5%	13.8%	15.6%	18.4%	22.6%	12.7%	20.9%
75% or more	17.7%	10.2%	12.3%	16.3%	17.4%	20.9%	12.2%	19.7%
Union presence								
No union employees	17.5%	10.5%	12.9%	16.8%	17.0%	21.7%	12.6%	19.9%
Has union employees	15.4%	7.7% *	7.8% *	10.8%	19.3%	15.6%	8.4% *	16.2%
Unknown	23.3%	1.4% *	16.6%	9.8% *	23.8%	24.2%	10.3%	24.1%
Percent low wage employees								
50% or more low wage	22.1%	10.6% *	14.5% *	23.6%	21.1%	30.0%	16.0%	25.2%
Less than 50% low wage	15.4%	10.4%	12.5%	15.8%	16.8%	17.8%	12.3%	17.4%
Unknown	22.3%	4.7% *	15.8% *	22.6%	23.1%	22.6%	10.2%	22.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.3.b(1998) Standard error for percent of total premiums for mixed-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.33%	0.40%	0.77%	0.79%	1.73%	0.71%	0.33%	0.40%
Industry group								
Agric., fish., forest.	3.26%	3.06% *	2.93% *	5.71% *	4.48% *	7.13%	2.93% *	5.14%
Mining	5.86% *	2.66% *	*****	6.86%	10.31% *	9.65% *	7.13% *	4.28%
Construction	4.55%	4.05% *	2.95%	3.58%	9.54%	3.53%	2.55%	6.52%
Manufacturing	0.62%	1.95%	2.76%	1.32%	1.88%	0.56%	1.75%	0.56%
Transp., comm., util.	1.66%	5.97%	6.01% *	3.11%	4.94% *	3.12%	3.44%	2.26%
Wholesale trade	1.98%	2.19%	3.22%	1.97%	2.42%	3.65%	1.97%	2.75%
Retail trade	0.96%	1.29%	1.63%	2.06%	2.07%	1.51%	1.02%	1.16%
Fin., ins., real est.	1.11%	2.24%	1.69%	4.37%	1.80%	2.09%	1.28%	1.60%
Services	0.69%	0.97%	1.42%	1.02%	0.72%	1.60%	0.85%	0.93%
Ownership								
For profit, incorporated	0.42%	0.86%	0.80%	0.94%	0.98%	0.95%	0.45%	0.48%
For profit, unincorporated	1.31%	1.68%	1.98%	1.85%	3.20%	3.96%	0.95%	2.67%
Nonprofit	1.54%	0.81%	1.54%	2.02%	3.47%	2.34%	0.67%	2.44%
Unknown	1.19%	*****	*****	7.48%	2.53%	1.38%	9.09% *	1.19%
Age of firm								
Less than 5 years	1.35%	2.03%	3.24%	2.09%	2.24%	2.41%	2.12%	2.04%
5-9 years	1.17%	1.09%	3.29%	1.43%	2.49%	1.66%	1.43%	2.15%
10-19 years	0.96%	1.08%	1.45%	1.24%	1.80%	4.16%	0.78%	1.69%
20 or more years	0.84%	0.99%	1.46%	1.54%	2.30%	0.76%	0.80%	0.96%
Unknown	0.88%	3.59% *	10.29% *	3.19%	1.46%	0.96%	6.14%	0.88%
Multi/single status								
2 or more locations	0.61%	3.68%	1.59%	1.12%	0.89%	0.75%	1.39%	0.60%
1 location only	0.84%	0.43%	0.91%	0.97%	3.46%	2.42%	0.40%	2.23%
Percent full-time employees								
Less than 25%	1.71%	4.69% *	6.92% *	7.08% *	5.75% *	2.13%	4.42%	2.46%
25-49%	3.15%	2.15% *	3.75%	3.31%	2.06%	5.49%	1.43%	3.79%
50-74%	1.23%	2.00%	2.15%	2.14%	1.84%	2.33%	1.32%	1.44%
75% or more	0.42%	0.43%	0.92%	0.95%	2.05%	0.62%	0.35%	0.59%
Union presence								
No union employees	0.29%	0.35%	0.74%	0.82%	0.84%	0.58%	0.34%	0.35%
Has union employees	2.29%	9.65% *	4.78% *	2.58%	5.63%	1.10%	3.43% *	2.37%
Unknown	2.08%	7.44% *	4.50%	3.47% *	2.06%	2.32%	2.44%	2.13%
Percent low wage employees								
50% or more low wage	1.40%	3.33% *	4.42% *	2.93%	3.91%	2.42%	2.82%	1.45%
Less than 50% low wage	0.54%	0.36%	0.82%	0.92%	1.85%	1.00%	0.31%	0.86%
Unknown	1.04%	1.86% *	5.19% *	2.06%	2.08%	1.01%	2.09%	0.96%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.



Table I.C.3.c(1998) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.1%	11.5%	13.5%	16.0%	15.9%	17.8%	12.8%	17.3%
Industry group								
Agric., fish., forest.	32.9% *						37.1% *	11.9% *
Mining	7.4%						0.2% *	10.0%
Construction	10.4%						7.1% *	19.5%
Manufacturing	12.3%						11.6% *	12.4%
Transp., commu., util.	15.2%						2.2% *	16.0%
Wholesale trade	14.7%						14.1%	14.8%
Retail trade	24.4%						13.8%	29.1%
Fin., ins., real est.	17.3%						16.6%	17.5%
Services	16.1%						12.8%	18.5%
Ownership		These cell estimates have been suppressed because the size of their standard errors makes them extremely unreliable. Column or row estimates should be used in place of these estimates.						
For profit, incorporated	16.3%						12.1%	17.6%
For profit, unincorporated	17.9%						15.9%	23.4%
Nonprofit	11.5%						12.2%	11.2%
Unknown	24.8%						*****	24.8%
Age of firm								
Less than 5 years	15.7%						16.2%	14.7%
5-9 years	13.1%						10.9%	16.9%
10-19 years	12.8%						9.1%	19.4%
20 or more years	16.0%						14.8%	16.5%
Unknown	18.0%						15.7% *	18.1%
Multi/single status								
2 or more locations	17.4%						15.3%	17.5%
1 location only	13.4%						12.5%	16.3%
Percent full-time employees								
Less than 25%	26.3%						31.4% *	18.9%
25-49%	20.7%						12.3%	21.7%
50-74%	19.3%						14.0%	21.8%
75% or more	15.0%						12.2%	16.1%
Union presence								
No union employees	16.8%						12.9%	19.2%
Has union employees	11.3%						6.7% *	11.9%
Unknown	19.1%						31.7%	18.6%
Percent low wage employees								
50% or more low wage	24.2%						22.0%	26.9%
Less than 50% low wage	14.6%						11.5%	16.8%
Unknown	17.7%						31.1% *	17.4%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I. C. 3. c(1998) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.80%	1.75%	1.98%	1.79%	1.66%	1.15%	1.25%	0.95%
Industry group								
Agric., fish., forest.	10.18% *						11.41% *	3.59% *
Mining	1.93%						0.54% *	2.29%
Construction	2.49%						2.81% *	4.01%
Manufacturing	1.16%						3.72% *	1.46%
Transp., commu., util.	1.97%						2.31% *	2.35%
Wholesale trade	1.68%						3.86%	1.44%
Retail trade	1.62%						2.42%	2.57%
Fin., ins., real est.	1.39%						3.71%	1.11%
Services	1.74%						2.23%	2.22%
Ownership								
For profit, incorporated	0.68%						1.48%	0.90%
For profit, unincorporated	3.41%						4.17%	3.48%
Nonprofit	1.80%						2.94%	1.53%
Unknown	3.48%						*****	3.48%
Age of firm								
Less than 5 years	3.10%						4.56%	3.59%
5-9 years	1.91%						2.01%	2.82%
10-19 years	1.22%						2.16%	2.64%
20 or more years	1.48%						1.49%	1.88%
Unknown	0.83%						6.11% *	0.85%
Multi/single status								
2 or more locations	0.85%						1.80%	0.91%
1 location only	1.46%						1.32%	2.56%
Percent full-time employees								
Less than 25%	7.14%						9.60% *	4.00%
25-49%	1.11%						3.15%	1.41%
50-74%	1.62%						2.35%	2.33%
75% or more	0.94%						1.30%	1.03%
Union presence								
No union employees	0.85%						1.40%	0.85%
Has union employees	1.22%						2.81% *	1.54%
Unknown	2.27%						7.62%	2.17%
Percent low wage employees								
50% or more low wage	3.64%						5.97%	1.88%
Less than 50% low wage	0.99%						1.26%	1.44%
Unknown	1.32%						10.00% *	1.20%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.4(1998) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	48.3%	57.5%	59.1%	57.9%	50.3%	42.1%	59.1%	45.2%
Industry group								
Agric., fish., forest.	52.0%	52.9%	57.5%	43.9%	43.2%	52.7%	53.9%	50.9%
Mining	32.8%	38.9% *	26.2% *	44.3%	23.8%	34.7%	44.8%	31.8%
Construction	49.0%	44.5%	52.0%	54.2%	45.3%	46.0%	49.6%	48.3%
Manufacturing	41.3%	52.8%	55.1%	53.2%	46.1%	35.5%	55.4%	39.2%
Transp., commu., util.	41.4%	58.1%	56.8%	54.6%	49.5%	36.5%	57.9%	39.2%
Wholesale trade	43.3%	56.1%	53.2%	52.7%	45.8%	36.6%	55.0%	39.7%
Retail trade	56.5%	59.9%	62.4%	62.3%	56.3%	54.1%	62.7%	54.8%
Fin., ins., real est.	45.4%	59.9%	59.8%	55.0%	47.6%	40.6%	58.8%	42.9%
Services	53.9%	61.4%	63.2%	62.7%	54.8%	45.9%	63.0%	50.2%
Ownership								
For profit, incorporated	47.3%	57.2%	58.6%	57.3%	48.9%	41.5%	58.7%	44.2%
For profit, unincorporated	54.9%	63.4%	61.6%	58.9%	50.7%	43.5%	63.1%	48.0%
Nonprofit	52.9%	49.9%	61.2%	62.8%	56.1%	45.7%	57.3%	51.7%
Unknown	43.3%	*****	*****	23.4% *	39.6%	44.2%	32.1% *	43.3%
Age of firm								
Less than 5 years	59.0%	64.1%	61.7%	65.0%	53.3%	44.2%	64.0%	51.0%
5-9 years	58.4%	60.1%	61.6%	63.2%	52.3%	52.7%	62.5%	53.5%
10-19 years	56.2%	58.4%	61.7%	61.4%	50.3%	49.9%	61.1%	51.8%
20 or more years	47.7%	53.9%	56.2%	55.6%	51.0%	40.0%	55.9%	45.3%
Unknown	42.6%	42.6%	60.4%	38.0%	43.4%	42.6%	43.6%	42.6%
Multi/single status								
2 or more locations	44.3%	58.6%	58.4%	55.0%	48.4%	42.1%	58.6%	43.7%
1 location only	57.5%	57.5%	59.2%	59.2%	55.4%	43.3%	59.1%	54.4%
Percent full-time employees								
Less than 25%	60.8%	60.3%	47.5%	61.9%	65.4%	57.3%	58.4%	61.7%
25-49%	57.6%	62.8%	73.5%	65.3%	60.8%	53.7%	67.9%	55.5%
50-74%	51.8%	60.2%	63.9%	62.9%	53.3%	44.5%	61.5%	48.8%
75% or more	47.4%	57.0%	58.2%	57.2%	49.4%	41.2%	58.6%	44.3%
Union presence								
No union employees	52.1%	60.5%	59.4%	59.1%	53.3%	45.2%	60.6%	48.8%
Has union employees	37.8%	41.1%	48.4%	44.9%	43.4%	35.2%	44.6%	37.2%
Unknown	41.9%	32.5% *	67.9%	65.0%	31.8%	42.1%	51.8%	41.3%
Percent low wage employees								
50% or more low wage	64.2%	62.2%	64.9%	67.1%	70.4%	58.3%	64.8%	63.8%
Less than 50% low wage	51.4%	58.1%	58.9%	57.7%	51.0%	41.9%	59.1%	47.5%
Unknown	41.8%	41.5%	57.7%	49.8%	39.5%	41.7%	50.1%	41.6%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.4(1998) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.50%	1.94%	1.18%	0.63%	1.11%	0.46%	1.06%	0.43%
Industry group								
Agric., fish., forest.	2.14%	4.84%	9.68%	4.59%	7.87%	3.90%	4.72%	3.50%
Mining	7.30%	14.27% *	10.33% *	12.54%	5.46%	5.74%	11.96%	4.61%
Construction	2.15%	3.47%	1.72%	2.65%	5.29%	3.75%	2.15%	3.49%
Manufacturing	0.77%	4.06%	2.87%	1.29%	1.39%	1.18%	1.48%	0.79%
Transp., commu., util.	1.67%	4.66%	4.84%	4.03%	4.63%	2.06%	2.69%	1.87%
Wholesale trade	1.30%	3.57%	3.13%	2.71%	3.33%	1.52%	2.04%	1.44%
Retail trade	0.50%	3.01%	2.48%	1.36%	2.10%	0.79%	1.47%	0.75%
Fin., ins., real est.	0.87%	2.39%	5.10%	3.01%	2.27%	1.05%	1.98%	0.81%
Services	0.75%	2.23%	1.05%	1.86%	2.19%	0.72%	1.33%	0.85%
Ownership								
For profit, incorporated	0.45%	1.54%	1.42%	0.66%	1.37%	0.59%	0.75%	0.47%
For profit, unincorporated	1.08%	2.06%	2.56%	3.01%	2.11%	3.54%	1.29%	1.91%
Nonprofit	1.63%	5.58%	2.57%	1.27%	1.83%	1.62%	3.73%	1.39%
Unknown	1.60%	*****	*****	12.21% *	4.31%	1.39%	11.78% *	1.60%
Age of firm								
Less than 5 years	1.60%	2.00%	1.09%	3.72%	3.64%	1.82%	1.66%	2.11%
5-9 years	0.73%	1.28%	3.31%	2.30%	2.12%	2.92%	1.30%	0.89%
10-19 years	1.08%	2.05%	1.50%	1.33%	2.91%	2.00%	1.46%	1.26%
20 or more years	0.57%	3.46%	1.83%	0.96%	0.88%	0.55%	1.46%	0.43%
Unknown	0.64%	12.31%	14.55%	7.16%	1.87%	0.59%	6.21%	0.65%
Multi/single status								
2 or more locations	0.52%	5.06%	2.07%	1.33%	1.29%	0.47%	0.66%	0.54%
1 location only	0.98%	1.99%	1.20%	0.97%	2.04%	2.84%	1.21%	1.10%
Percent full-time employees								
Less than 25%	2.89%	3.97%	7.87%	6.59%	3.54%	2.18%	3.80%	3.28%
25-49%	1.50%	3.17%	2.39%	2.26%	3.27%	2.65%	1.63%	2.07%
50-74%	1.43%	2.29%	2.68%	2.82%	2.62%	1.96%	2.38%	1.53%
75% or more	0.55%	2.12%	1.29%	0.63%	1.23%	0.58%	1.04%	0.47%
Union presence								
No union employees	0.57%	0.97%	1.27%	0.90%	0.73%	0.67%	0.68%	0.59%
Has union employees	1.00%	7.42%	5.07%	2.95%	2.37%	1.17%	3.44%	1.15%
Unknown	1.57%	10.37% *	5.34%	5.13%	6.01%	1.45%	7.64%	1.72%
Percent low wage employees								
50% or more low wage	1.58%	3.14%	4.93%	2.02%	2.82%	3.08%	1.40%	2.57%
Less than 50% low wage	0.51%	1.55%	1.36%	0.64%	0.85%	0.63%	0.93%	0.35%
Unknown	0.62%	9.16%	4.47%	4.19%	3.35%	0.43%	6.58%	0.60%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.4.a(1998) Percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	35.0%	64.6%	57.0%	48.7%	35.5%	19.2%	59.1%	26.1%
Industry group								
Agric., fish., forest.	41.0%	74.3%	40.7% *	39.4%	46.7%	30.0% *	56.3%	31.4%
Mining	45.2%	82.7%	72.2%	58.1% *	49.3%	39.1%	82.2%	41.0%
Construction	53.1%	66.6%	66.1%	50.8%	41.5%	24.5% *	63.7%	38.3%
Manufacturing	32.6%	59.6%	46.5%	46.8%	37.4%	22.2%	52.1%	28.5%
Transp., comm., util.	46.4%	63.5%	64.2%	41.6%	59.8%	40.5%	55.4%	44.6%
Wholesale trade	33.6%	68.9%	57.9%	53.6%	31.2%	13.4%	61.3%	21.6%
Retail trade	23.5%	67.3%	54.7%	40.5%	24.1%	8.6%	55.9%	13.6%
Fin., ins., real est.	27.1%	71.5%	73.6%	54.4%	26.7%	8.7%	69.7%	16.2%
Services	39.7%	62.7%	56.9%	51.1%	35.6%	22.2%	59.7%	29.6%
Ownership								
For profit, incorporated	33.6%	67.4%	54.7%	46.0%	35.0%	18.4%	57.9%	24.8%
For profit, unincorporated	42.5%	56.8%	60.9%	50.2%	30.6%	13.8%	58.1%	25.0%
Nonprofit	45.0%	63.0%	71.0%	62.5%	38.9%	31.2%	67.7%	37.7%
Unknown	16.0%	*****	*****	47.6% *	34.6%	14.0%	16.1% *	16.0%
Age of firm								
Less than 5 years	47.2%	62.3%	49.7%	49.1%	31.4%	16.3%	57.5%	26.8%
5-9 years	46.3%	70.0%	54.7%	47.4%	27.9%	14.1%	60.1%	27.7%
10-19 years	47.0%	69.2%	58.1%	47.2%	32.5%	27.4%	60.6%	32.7%
20 or more years	39.1%	60.4%	59.0%	50.1%	39.5%	22.8%	58.3%	32.2%
Unknown	16.7%	54.9% *	49.5% *	28.1%	18.9%	16.4%	44.2%	16.6%
Multi/single status								
2 or more locations	24.9%	44.8%	48.5%	48.6%	33.8%	18.9%	48.2%	23.6%
1 location only	53.2%	65.1%	58.3%	48.7%	39.5%	29.5%	60.6%	38.6%
Percent full-time employees								
Less than 25%	40.9%	57.1%	61.7%	63.1%	39.3%	9.2%	57.0%	34.7%
25-49%	26.7%	65.7%	49.4%	48.8%	19.8%	16.8%	56.5%	19.2%
50-74%	35.1%	68.1%	51.7%	38.7%	41.6%	15.9%	57.6%	26.4%
75% or more	35.4%	64.2%	57.9%	49.3%	35.3%	19.7%	59.4%	26.4%
Union presence								
No union employees	35.5%	64.1%	56.9%	47.5%	32.7%	15.3%	58.5%	24.2%
Has union employees	39.3%	65.0%	78.3%	63.7%	49.7%	29.6%	71.2%	35.7%
Unknown	24.0%	85.2%	32.4%	46.2%	36.8%	20.1%	51.7%	21.6%
Percent low wage employees								
50% or more low wage	33.1%	73.9%	41.3%	38.2%	25.3%	14.9%	55.4%	21.7%
Less than 50% low wage	43.1%	65.0%	58.1%	49.3%	37.7%	22.6%	59.6%	32.8%
Unknown	18.4%	37.2% *	42.4%	45.6%	21.3%	17.4%	46.4%	17.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.

Table I.C.4.a(1998) Standard error for percent of private-sector employees that are enrolled in a health insurance plan with single coverage that required no employee contribution by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.58%	1.59%	2.56%	1.35%	1.60%	1.22%	1.16%	0.65%
Industry group								
Agric., fish., forest.	6.80%	5.66%	13.47% *	10.01%	13.08%	11.15% *	7.61%	8.34%
Mining	8.20%	23.28%	18.83%	17.50% *	13.38%	7.73%	18.24%	7.16%
Construction	3.69%	4.99%	6.30%	5.85%	9.38%	7.90% *	4.54%	5.03%
Manufacturing	1.18%	7.40%	6.74%	2.47%	3.81%	2.29%	4.26%	1.14%
Transp., comm., util.	3.88%	7.54%	6.30%	7.73%	8.46%	4.11%	4.69%	4.81%
Wholesale trade	3.46%	3.84%	5.00%	7.63%	5.40%	2.80%	4.19%	2.89%
Retail trade	1.15%	4.52%	3.95%	2.21%	4.32%	0.85%	2.53%	1.07%
Fin., ins., real est.	1.74%	3.39%	5.52%	8.31%	5.74%	1.44%	3.01%	2.33%
Services	1.40%	3.55%	2.35%	2.67%	1.82%	2.02%	2.52%	1.39%
Ownership								
For profit, incorporated	0.57%	2.29%	2.86%	1.81%	2.47%	1.30%	1.38%	0.65%
For profit, unincorporated	2.94%	6.22%	5.19%	3.81%	5.17%	4.03%	4.25%	3.34%
Nonprofit	1.69%	4.97%	4.79%	2.40%	2.50%	4.08%	2.38%	1.75%
Unknown	2.89%	*****	*****	14.57% *	9.86%	2.31%	10.21% *	2.89%
Age of firm								
Less than 5 years	2.60%	5.64%	6.43%	4.17%	8.03%	4.67%	4.16%	4.15%
5-9 years	2.69%	1.78%	4.49%	2.58%	5.80%	3.13%	2.77%	3.99%
10-19 years	1.63%	2.87%	3.41%	3.65%	3.53%	4.41%	2.33%	2.28%
20 or more years	0.81%	2.89%	3.22%	1.89%	2.98%	2.03%	1.72%	1.48%
Unknown	1.88%	17.69% *	15.96% *	6.03%	2.72%	1.87%	11.58%	1.85%
Multi/single status								
2 or more locations	0.83%	8.65%	6.32%	2.53%	2.07%	1.23%	3.18%	0.87%
1 location only	1.08%	1.58%	2.94%	2.14%	3.53%	7.92%	1.46%	1.46%
Percent full-time employees								
Less than 25%	3.87%	9.86%	10.15%	6.05%	8.16%	2.22%	4.69%	5.87%
25-49%	2.04%	5.72%	7.97%	6.22%	2.68%	3.36%	3.04%	2.32%
50-74%	2.35%	3.77%	2.79%	4.81%	5.79%	2.27%	1.85%	2.86%
75% or more	0.64%	2.04%	2.77%	1.74%	1.88%	1.22%	1.39%	0.60%
Union presence								
No union employees	0.82%	2.24%	2.27%	1.36%	1.94%	1.48%	1.38%	0.80%
Has union employees	2.64%	9.32%	6.44%	4.35%	5.69%	2.65%	6.13%	2.89%
Unknown	2.30%	9.24%	9.69%	5.91%	7.43%	2.86%	7.10%	2.20%
Percent low wage employees								
50% or more low wage	1.96%	4.92%	6.91%	4.53%	4.69%	3.20%	4.54%	2.17%
Less than 50% low wage	0.64%	2.06%	2.51%	1.56%	1.75%	2.07%	1.44%	0.89%
Unknown	1.79%	13.79% *	11.73%	7.55%	3.96%	1.74%	9.42%	1.75%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

\*\*\*\*\* No estimate available. No reported values in cell.